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State Plan Year 2014 Open Enrollment

Open Enrollment is here!
October 1—October 31, 2013

Every fall like clockwork – school starts, football kicks off, and Open Enrollment gets under way. For all active employees, the only way to enroll in or make changes to your health benefits for Plan Year 2014 is through the Internet, using the **Employee Self Service Center**.

OPEN ENROLLMENT ON THE INTERNET (WEB)

To complete this year's open enrollment, please access your Employee Self Service Center account now to verify whether your password is active so that you can complete your 2014 benefit plan elections online. If you have forgotten your password, you may click on "Forgot Password" and follow the instructions on the screen. If you have trouble accessing your Employee Self Service account, please contact the HELP DESK at:

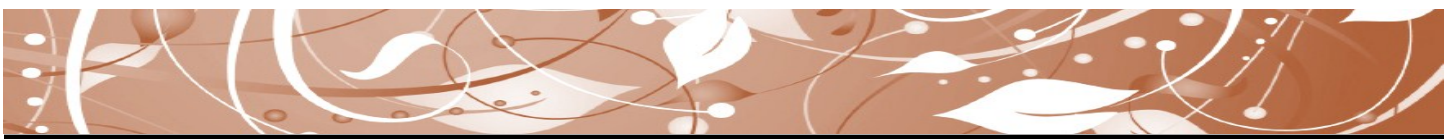
TOPEKA AREA—785-296-1900
TOLL FREE — 1-866-999-3001

The link to the Open Enrollment web portal is: www.kansas.gov/employee

Prior to completing your online open enrollment you should review all your SEHP Open Enrollment 2014 materials to become familiar with your options. This includes your "2014 Choose Your Health Benefits" booklet and the Health Plan Comparison Chart. In addition you should read the SEHP Employee Guidebook available online at: <http://www.kdheks.gov/hcf/sehp/active/Active-EEGuide.pdf>

As an active employee, you must go to the Open Enrollment website to:

1. Review your current State Employee Health Plan (SEHP) enrollment elections.
2. Make health plan coverage changes including adding or dropping your coverage, adding or dropping dependents, electing voluntary vision coverage, or changing pretax payment status.
3. Choose to participate or renew participation in a Flexible Spending Account for PY 2014
4. If eligible, apply for HealthyKIDS program **[Online enrollment only:**
<http://www.kdheks.gov/hcf/sehp/HealthyKIDS.htm>]



Plan Year 2014 Open Enrollment - Reminders

**** Please remember to print any changes that you make online for your own records ****

Deadline for Submission of Dependent Documentation

If you are adding any new dependents to your coverage for PY 2014, you must submit acceptable dependent documentation to your HR Representative no later than 5:00 PM, Thursday, October 31, 2013. If dependent documentation is not received by this deadline, dependents will not be added to the employee's SEHP coverage for 2014.

Confirmation Statements

Benefit confirmation statements will be available to view online via the Employee Self-Service Center by mid-December, 2013. You should check your confirmation statement to make sure the elections you want for PY 2014 are indicated. If you have any questions, contact your HR Representative immediately.

Qualifying Events in November & December

If you are expecting a baby or planning to be married during November or December 2013, you should complete Open Enrollment during the October 2013 Open Enrollment period based on your current coverage level and the desired plan(s) for the new plan year. Following the birth or marriage, a Change Form should be completed within 31 days of the event making only the appropriate coverage level change. If you likewise need to make a change to your Open Enrollment election as a result of the change, then a paper Enrollment Form should be completed and submitted at the same time as the Change Form, indicating the desired coverage changes with an effective date of 1/1/14.

Retiring during or after Open Enrollment

If you are retiring between now and the end of the year and want to make an Open Enrollment change under the SEHP, you should contact our Direct Bill Specialists in SEHP Membership Services at (785) 296-1715 or toll free 866-541-7100 for assistance. At your time of retirement, you will be offered Direct Bill coverage, but federal law requires that the SEHP also offer COBRA continuation coverage. You must choose one or the other—you cannot carry both. Please consult your Human Resources representative for additional information.

Social Security Numbers

According to Section 111 of the Federal Medicare, Medicaid, and SCHIP Extension Act of 2007 (the "Act"), group health plans are required to report eligibility information to the Centers for Medicare and Medicaid Services (CMS) for purposes of coordination of benefits. To satisfy the mandate, the SEHP is required to obtain valid Social Security Numbers (SSNs), Medicare Health Insurance Claim Number (HICN) or Individual Taxpayer Identification Number (ITIN) [for non-resident alien individuals] for all members and their eligible dependents. Dependents include a spouse and other family members eligible to be covered by health plan benefits. If the SSN or ITIN is not provided to SEHP Membership Services, the dependent may be removed from the SEHP. A copy of the SSN or ITIN card can be provided as documentation. Valid SSNs, ITINs will be required during annual Open Enrollment for any newly added dependents. If the information is not provided during Open Enrollment the dependents will not be added to the SEHP in the following plan year. For further information, please contact your HR Representative.

Plan Year 2014 Open Enrollment

What's New this Year?

This October, State Employees will see only a few changes with Health Plans A, B, & C. Some of these highlights are listed below.

1. Plan C Qualified High Deductible Health Plan (QHDHP) with Health Savings Account (HSA). HSA employer contributions will now be deposited in two installments for current benefits eligible employees who select Plan C for PY 2014. The first installment will be deposited on the second pay date in January 2014, and the second installment will be deposited on the first pay date in July 2014.

2. New FSA Vendor—NueSynergy. NueSynergy will administer all FSA accounts for 2014 - Health Care FSA, Dependent FSA, and Limited Purpose FSA

3. Plan Design Changes for 2014.

Removal of the dollar limit on durable medical equipment. Preventative care adjustments include Well Woman Care, coverage for OTC contraceptives if prescribed, coverage for BRCA gene testing for breast cancer, and more.

4. Prescription Drug Coverage—Plans A & B Non preferred drugs will be counted toward meeting the coinsurance maximums in PY 2014. Coinsurance maximums will change to the following: individual is increased to \$2,750, family will be set at \$5,500.

5. New Benefits. Autism Spectrum Disorder coverage is now a permanent benefit. Coverage for bariatric service is covered for qualified patients. Details are in the benefit description booklets.



Open Enrollment Meetings

Need more information?

An Open Enrollment meeting could be happening near you. You can find a list of Open Enrollment Meetings at the following web address: www.kdheks.gov/hcf/sehp/active.htm.



Introducing NueSynergy

Your New FSA Administrator for 2014

The State of Kansas welcomes NueSynergy, headquartered in Leawood, Kansas, as the new Flexible Spending Account (FSA) administrator for 2014. NueSynergy is bringing new tools and technology that will make managing your FSA faster, easier and more convenient.

What is an FSA?

A Flexible Spending Account (FSA) allows you to set aside up to \$2,500 on a pre-tax basis to pay for eligible medical, dental, and vision expenses, and up to \$5,000 on dependent care expenses. The amount you choose to contribute is taken out of your paycheck, in equal amounts each pay period, and reimbursed when a qualified expense is incurred.

Increase your take-home pay by as much as 25%

Nearly everyone can benefit from enrolling in an FSA. For every dollar set aside from your paycheck to your FSA plan, you save on taxes that are not withheld. By reducing your income taxes, you increase your take-home pay. It's that easy!

Here's the savings potential

An employee who earns \$33,000 annually, which is \$1,375.00 per paycheck over 24 pay periods. The employee elects to contribute \$1,200 annually or \$50 per pay period (pre-tax) into their Health Care FSA. In this example, the individual would see a \$12.50 tax reduction on each paycheck.

Example:	Without FSA	With FSA
Gross Earnings	\$1,375.00	\$1,375.00
FSA Contribution per Paycheck	\$50.00	\$50.00
FICA, Fed/State taxes	\$343.75	\$331.25
Net Earnings	\$981.25	\$993.75
Total Tax Savings per Paycheck		\$12.50
Total Tax Savings per Month		\$25.00
Total Tax Savings per Year	\$0.00	\$300.00

To see how these savings may work for you, please go to www.KansasFSA.com and use our Custom FSA calculator.

Introducing NueSynergy

Easily access your FSA funds with direct deposit and free debit card

Direct deposit is the required form of reimbursement for the FSA. Any member that is not currently participating in a Health Care FSA in 2013 but wishes to participate in an FSA in 2014 will need to set up Direct Deposit information directly with NueSynergy. Direct deposit information can be provided electronically or by downloading a direct deposit form from www.KansasFSA.com.

At enrollment, you can also select to receive your Kansas FSA debit card at no cost to you. By using the debit card, you'll rarely have out-of-pocket expenses, you'll have access to the full plan-year amount on January 1, 2014, and you'll eliminate paper claims submissions.

Three Ways to Save

You have three FSA plan choices to help you save money:

1 Health Care FSA

With this account you are able to pay for eligible medical, dental, prescription, and vision expenses not covered by insurance. Examples of eligible expenses:

*Co-pays & deductibles
Prescriptions
Chiropractic care*

*Diagnostic tests
Hearing aids
Hospital services*

*Insulin
Medical equipment
Physical or speech therapy*

2 Dependent Care FSA

If you have dependent care costs for a child under the age of 13 or a spouse or dependent who is unable to care for themselves, you should consider the dependent care FSA. As long as both spouses or custodial parents are employed, you can contribute up to \$5,000 pre-tax per calendar year to pay for expenses such as:

*Before- and after-school programs
Nursery school & preschool*

*Day care (child & adult)
Summer day camp*

3 Limited Purpose FSA

If you have a Health Savings Account (HSA), enrolling in a Limited Purpose FSA is a great way to save your HSA dollars. You can use your Limited FSA funds to pay for dental and vision expenses while conserving your HSA dollars for future medical expenses.

*Contact lenses
Laser eye surgery*

*Eye glasses
Orthodontics*





NueSynergy is Your New FSA Administrator

Faster. Easier. More Convenient. With NueSynergy, you'll enjoy these new benefits in 2014:

NEW!

Online WealthCare Portal

State employees will have their own FSA portal at **www.KansasFSA.com**. Initially this site will provide information about enrollment. After the conversion process, you'll have 24/7 access to detailed account information. You can check your balance, view recent transactions, and submit claims online.



No need to convert your claims documentation to PDF. NueSynergy accepts most images and file types: JPG, JPEG, GIF, PNG, TIFF, XLS, DOC and PDF.

NEW Benefit!

NueSynergy Mobile App

The NueSynergy mobile app gives you on-the-go access to your FSA account balances and plan details. With the mobile app, you can:

- Review recent transactions
- Read all email and text alerts
- Submit claim documentation
- Contact NueSynergy customer service



Submit claim documentation simply by taking a photo.



FREE!

FSA Debit Card

In the 2014 plan year, Kansas employees may elect to receive a free FSA debit card at Open Enrollment. Selecting the debit card option gives you access to all your 2014 plan year FSA dollars on January 1, 2014.

- Easy to elect – simply click the debit card option during enrollment
- No more paper claims submission
- Eliminates up-front out-of-pocket expenses



New! Use your debit card to pay for dependent care expenses

New! Access 2013 grace period funds in 2014

New! Use your debit card for qualified Limited Purpose FSA expenses

NEW Benefit!

Custom FSA Calculator

Want to see your savings potential with an FSA? Simply go to **www.KansasFSA.com** and click the Custom Calculator. The calculator is pre-loaded with State of Kansas plan details, so you can get a quick and easy look at what you can save.

How Much Should I Contribute to my FSA?

Step 3: Results Amount Highlight Health Care Detail

How much should I contribute?

Estimated Annual Out-of-Pocket Costs: \$1,642

Amount I want to contribute to my FSA Annually: \$1,642

For your employer, the most you may contribute annually is: \$2,500

Amount to Contribute annually to your FSA: \$1,642

Amount to Contribute Per Pay Period: \$40

Estimated Annual Tax Savings: \$460

BACK CLEAR & REPEAT AT STEP 1

Customer Service: 855-750-9440
Monday - Friday, 7:30 a.m. - 5 p.m.
Fax: 855-890-7238
customerservice@nuesynergy.com
www.KansasFSA.com

Powered by



NueSynergy
Customer Focused • Technology Driven

Introducing NueSynergy

Transitioning Your ASI Flex Account

If you had an FSA in 2013, please keep in mind important dates listed below. NueSynergy will handle all claims in the new 2014 plan year, including the 2013 grace period.

When do I stop using my FSA "Benny Card"?

Your FSA debit card (Benny Card) issued from ASI Flex will stop working on December 13, 2013, at 11:59 p.m. CST. You will continue to submit any manual claims to ASI through December 30, 2013.

Will my direct deposit information transfer from ASI?

If you are currently participating in a Health Care FSA with ASI, your direct deposit information will be transferred securely to NueSynergy. If you need to change your direct deposit information or are a new FSA participant you will need to change or establish your direct deposit information with NueSynergy by December 31, 2013. This will ensure there is not a delay in receiving reimbursement for any claims. You can set-up your direct deposit by going to www.KansasFSA.com.

When do I stop submitting claims to ASI Flex?

After December 30, 2013, ASI will no longer accept FSA claims. You will need to hold onto your receipts through the claims transition period (December 30 - January 8) while any remaining 2013 account balance is transferred to NueSynergy. You will have access to any remaining 2013 FSA fund balance on January 9, 2014.

During the transition period, from December 30 through January 8, you will be able to use your NueSynergy FSA debit card, but during this eight-day period, you will be drawing from 2014 funds. Beginning January 9, claims will be paid from 2013 funds first, until depleted, and then reimbursements will be drawn from 2014 funds.

For more about NueSynergy and the FSA plan visit **www.KansasFSA.com**.

Key Dates

December 13, 2013

ASI Flex "Benny Card" turned off

December 16, 2013

NueSynergy FSA debit card mailed

December 30, 2013

ASI Flex stops accepting claims

December 31, 2013

Last day to set up direct deposit with NueSynergy

December 31, 2013 to January 8, 2014

Transition period (no access to 2013 funds)

January 1, 2014

NueSynergy FSA debit card use begins (drawing from 2014 funds)
NueSynergy will begin processing manual claims for 2014

January 9, 2014

NueSynergy begins paying 2013 grace period claims*
NueSynergy FSA debit card loaded with remaining 2013 balance*

March 15, 2014

Last day to incur claims against 2013 funds

April 30, 2014

Last day to file a claim under the 2013 funds grace period

*Claims will be paid from 2013 funds first, until depleted, and then reimbursements will be drawn from 2014 funds.

Look for details about
NueSynergy webinars and
Open Enrollment meetings:

September 21 – October 21

Specific dates and times will be
posted on www.KansasFSA.com



Introducing NueSynergy

Learn & Win!

As part of your benefits plan, the State of Kansas provides you with the opportunity to enroll in a great tax savings account called a Flexible Spending Account. NueSynergy is eager to introduce how these accounts can benefit you and has rolled out a campaign called Learn and Win! To be eligible for a drawing you simply need to participate in at least one of the educational opportunities defined below. If you participate in two of the three educational opportunities your name will be entered for the Grand Incentive drawing. Below are the campaign details:

Event	Begins and Ends	Incentive Level	Winner
Participate in 1 of 3 educational opportunities.	Sept. 23, 2013 to Oct. 21, 2013	1	Nov. 1, 2013
Participate in 2 of 3 educational opportunities.	Sept. 23, 2013 to Oct. 21, 2013	2	Nov. 1, 2013
Educational Opportunity			
1. Attend an open enrollment meeting and sign in at NueSynergy's table.			
2. Complete the custom FSA planning calculator found at www.KansasFSA.com .			
3. Attend a NueSynergy educational webinar. Register by going to www.KansasFSA.com .			
Level 1 (\$300 value)	Level 2 (\$1,000 value)		
<ul style="list-style-type: none"> – Tablet – Chiefs Football tickets – KU/KState/WSU football & basketball tickets – Gift card 	<ul style="list-style-type: none"> – Overnight trip to Kansas City Plaza with Chiefs tickets – Overnight trip to Branson, MO – Overnight trip to Colorado Springs – Gift card 		

NOTE: State Employee Health Plan Members should understand that accepting a FSA incentive is on a volunteer basis and is completely up to the individual member. Members who choose to accept an incentive are advised that the value of any promotional giveaway received, including monies and items are taxable by the IRS. For State employees, the taxes on the incentive will be deducted from their paycheck.



Introducing NueSynergy

Other Important Items:

- 1) The Health Care, Dependent Care and Limited Scope FSA annual maximum contribution amounts will remain the same as last year. The Health Care and Limited Purpose FSA annual maximum will be \$2,500 and the Dependent Care maximum will be \$5,000.
- 2) For 2014 those who enroll in an FSA will be able to be reimbursed in one of two ways: Use of the FSA debit card and Direct Deposit. This will ensure that participants are reimbursed in the quickest manner possible.
- 3) For member's who currently have a Health Care FSA, but will be enrolling in Plan C with an HSA for 2014, your FSA **MUST** have a zero balance by the end of business on December 31st in order to contribute and receive contributions to your Health Savings Account on the **second** pay date of 2014.

HSA contributions from both the State and yourself will be delayed until the first pay date in April if a balance remains in your Health Care FSA after December 31st, 2013. * Note: Debit Card transactions made during the last few days of 2013 that don't settle before December 31st will not count toward reducing your 2013 balance and may result in you having a balance in your FSA on January 1st.



UPDATED ADDRESSES

Please be sure that your Human Resources Officer has your most current address and a valid email address on record. This is to ensure that you receive important information regarding your health insurance in a timely manner. It is especially important with Open Enrollment in October that your information is up to date!



Plan C & HSA Announcements for PY 2014

- 1) US Bank will continue to be the HSA Bank for 2014. Members who enroll in Plan C for the first time in 2014 will receive information in the mail from US Bank regarding the specific details of your account (website, account number, fees, investment options, etc.) as well as other features and information related to your new HSA.
***Note:** For those enrolling in Plan C for the first time in 2014, it is very important to activate your HSA debit card, log into your HSA online, and accept the Terms and Conditions of the account as soon as you can. This will prevent your account from being suspended and funds not being accessible.
- 2) The State will be depositing the HSA employer contribution on a semi-annual basis in 2014. The first contribution will be made on the second pay date of 2014 (January 17th) and on the 1st pay date in July (July 3rd). For members who elect Employee Only coverage, you will receive \$750.00 on January 17th and \$750.00 on July 3rd. Those who elect Employee + Dependent coverage will receive \$1,125.00 on January 17th and \$1,125.00 on July 3rd. Members will still contribute on a per-paycheck basis.
- 3) The IRS annual contribution limit will be increasing for 2014. For those with Employee Only coverage the annual maximum contribution limit will increase from \$3,250.00 to \$3,300.00. For those with Employee + Dependent coverage the annual contribution limit will increase from \$6,450.00 to \$6,550.00. The annual contribution limit includes both the employer and employee contributions.
- 4) For member's who currently have a Health Care FSA, but wish to enroll in Plan C with an HSA for 2014, your FSA **MUST** have a zero balance by the end of business on December 31st in order to contribute and receive employer contributions to your Health Savings Account on the second pay date of 2014. Prorated HSA contributions from both the State and yourself will be delayed until the first pay date in April if a balance remains in your Health Care FSA after December 31st, 2013.



Worker's Compensation — Q & A's

My agency sent in a worker's compensation claim for me - What happens next?

How is compensability determined?

Compensability is determined from the **Employer's Report of Injury** and or a phone call with the agency management or injured employee reporting the facts of the injury. The SSIF claim representatives utilize the Kansas Laws and Regulations to determine compensability of a claim.



What happens to the doctor's bill if the claim is found not to be compensable?

The employee will need to pay for the visit or submit the bill to their medical insurance provider. The employee will receive a denial letter from the SSIF that can be sent to the medical insurance provider and/or their personal health insurance.

Is mileage allowed for the treatment I receive?

You will be entitled to mileage when you drive to your authorized provider's office if the distance is more than 5 miles roundtrip. A **Mileage Form** is available for your use in keeping track of your miles and may be submitted periodically, usually monthly, as you drive.

How do I get prescriptions?

- Your provider may prescribe certain drugs or other items during the course of your treatment.
- Follow the instructions below to search for a Pharmacy in a specific location:
 1. Use this link: <http://mpn.corvel.com/ssif/MPNSearch.aspx>
 2. At the top of the screen, click on the **Rx Provider tab** for a list of pharmacies in the CorCare Rx Program.
- We usually will not pay for over the counter items, aspirin, band aids, etc. Your claim representative will assist you with such purchases if you have a problem.

NOTE: Please do not purchase or rent any other items such as electrical stimulators or other hardware until you check with your claim representative.



HealthyKids - Reminders for Open Enrollment

Applying for HealthyKIDS

Anyone eligible for HealthyKids must reapply online every year. If applying for the HealthyKIDS pilot program for Plan Year 2014, be sure you have all of the information you will need to complete the application prior to beginning the process. This would include:

- Dates of birth of all family members that will be listed
- Social security numbers of all family members that will be listed
- All income received by your household including, but not limited to, 2nd jobs, child support, etc.

Once you begin the online application process, you must complete the online application from start to finish without leaving it idle for more than a few minutes. Leaving the application idle will cause it to close without saving or being submitted, and you will not be able to access that application again that day. **You will have to wait until the following business day to start a new application.** Because of this, we do not recommend waiting until the last day of Open Enrollment to complete the online application.

Please Note: The following programs will not support the HealthyKIDS application, so you will not be able to use them to complete the application process:

- **Google Chrome**
- **Macintosh PC**
- **Smartphones**

HealthQuest Success Story

HealthQuest is helping employees make positive lifestyle changes for their health and wellness every day. In this newsletter issue, we'd like to share a testimonial from Jerry, an employee with the Kansas Department of Wildlife, Parks and Tourism.

"I began my participation to claim the discount credits and then I got hooked! I have successfully used the tobacco cessation program and have faithfully participated in the biometric screenings and health assessments since. I find the environment of encouragement provided and the validation of my efforts through my participation in the programs vital to my success. I may not have made these changes without the strong dynamic of these programs, THANK YOU!!!"

Thanks for sharing your story, Jerry!

If you have experienced success on your own health and wellness journey, HealthQuest invites you to share your story to motivate and inspire other employees. You can submit your story through a self-report form on the wellness portal at www.KansasHealthQuest.com or email Marissa Kalkman, the onsite Health Promotion Manager, at Marissa.Kalkman@alere.com.

HealthQuest Programs

HealthQuest Rewards Program Kicks off New Year

The Rewards Program is an incentive program designed to help you adopt and maintain healthy behaviors as a lifestyle. It aims to increase your awareness of your own health status and provide the education and resources to help you stay healthy, get healthy and live better. A \$480 incentive discount is awarded to participants who complete the rewards program. HealthQuest began a new program year on August 1, 2013, that runs through July 31, 2014. This means employees can now begin earning credits toward a discount on their 2015 health insurance premium!

♦ Who is Eligible?

Employees enrolled in the medical portion of the State Employee Health Plan (SEHP).

♦ What can I Earn?

Each eligible employee can earn an annual \$480 incentive discount on their health insurance premiums for 2015.

♦ When can I Start?

The earning period for the 2015 premium incentive discount is August 1, 2013, through July 31, 2014.

♦ How Does it Work?

Earning your premium incentive discount is as easy as 1, 2, 3! →



Complete a Biometric Screening (through onsite event, physician visit or at-home kit)

Complete the required Health Assessment Questionnaire

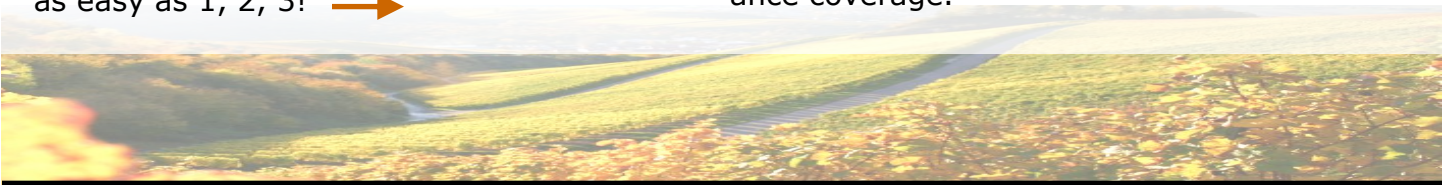


Earn an additional 20 credits

From August 1, 2013, through July 31, 2014, employees enrolled in the medical portion of the SEHP have an opportunity to earn credits by participating in wellness activities offered through HealthQuest. Those who complete a health assessment questionnaire, worth 10 credits and earn an additional 20 credits by July 31, 2014, will receive an incentive. The incentive is an annual discount of \$480 on their health plan premium for Plan Year 2015. Employees may select from a wide variety of online, telephonic and in-person programs to earn credits for the HealthQuest Rewards Program. For full details, visit: www.kdheks.gov/hcf/healthquest/rewards.html.

Login to your account on the wellness portal at www.KansasHealthQuest.com to get started today!

The HealthQuest Rewards Program is optional and employees are not required to participate in order to be covered under the SEHP. There is no additional cost added to an employee's premium for not participating, but they will be paying the non-incentive rate for their insurance coverage.



HealthQuest Receives 2013 Next Practice Award

The State Employee Health Plan (SEHP) and its HealthQuest wellness program were recognized by Dee Edington, PhD, founder and chairman of Edington Associates, LCC, for innovative measures to increase the number of state employees taking an active role in their health awareness and improvement. Those measures included launching the HealthQuest Rewards Program in which employees can qualify for a \$480 annual premium incentive discount.



The 2013 Edington Next Practice Award recognizes organizations that are actively engaged in the pursuit of a healthy, high-performing workforce and seeks to recognize the best, newest thinking. The State of Kansas earned the top post in the Recognition and Rewards category. "The awards specifically acknowledge companies that demonstrate unique approaches to improving the well-being of workplaces and employees and excel in innovation and initiatives," said Dr. Edington.

"We are honored to receive the Edington Next Practice Award. Along with the Health Care Commission, we understand the importance of reinforcing a culture of health among employee groups. The HealthQuest incentives are aligned with our agency's mission to improve the health of Kansans," said Kari Bruffett, KDHE Health Care Finance Division Director.

"Improving the health of the plan members will help reduce the number and severity of health insurance claims and will result in financial savings for the plan and the employees."

"For plan year 2013, 75 percent of State and non-State employees took an important step toward making their health a priority in their life by participating in the HealthQuest Rewards Program and earned the premium incentive discount," said Mike Michael, SEHP Director. "A recent analysis indicated that the risk-adjusted costs of those participating in the program were 15 percent lower than the risk-adjusted costs of those who did not participate. That equates to an approximately \$3.7 million savings in medical costs for the plan."





Daily Stress Takes a Toll

Are you stressed out? Do the little every-day irritations like traffic jams and long waits at the supermarket make you flip out? *Relax.* They may seem harmless now, but a recent study found they can take a toll down the road.

Researchers at the University of California in Irvine wanted to gauge the effect of daily stress on long-term mental health. So they reviewed data on 711 men and women, ages 25 to 74, enrolled in national studies looking at how they handle daily emotional stressors. Things like arguments with a spouse or partner, work conflicts, standing in long lines and sitting in traffic.

The findings, published in *Psychological Science*, revealed participants who routinely lost their cool were more likely than their calmer colleagues to have anxiety or mood disorders 10 years later.

"How we manage daily emotions matters to our overall mental health," said lead study author Susan Charles, a professor of psychology and social behavior.

"We're so focused on long-term goals that we don't see the importance of regulating our emotions. Changing how you respond to stress and how you think about stressful situations is as important as maintaining a healthy diet and exercise routine."

Her advice: It's important not to let everyday problems ruin your day. Try to keep things in perspective. Stuck in traffic? Listen to music — and chill. Angry at your boss or partner? Take a few deep breaths — and calm down. Worried about a deadline? Take a break. Exercise. Nap. Get some fresh air. You'll feel better, and the ideas will flow.

Meditation, yoga, getting enough sleep and **Health Coaching or the Stress Relief Healthy Living Program** can help, too.

When you enroll in Health Coaching, your personal coach will talk with you about simple ways you can reduce stress at home and work. With less stress, you'll feel more relaxed and more in charge of your life. Best of all, you can talk with your health coach one-on-one via phone, online chat and email—whichever is most convenient for you. It's free and confidential. Enroll now to get started.

Call 1-888-275-1205, Option 4 or enroll online for Health Coaching or the Stress Relief Healthy Living Program at www.KansasHealthQuest.com